

**Information to identify the case:**

Debtor 1	<u>Mohammad Altaful Huq</u>		Social Security number or ITIN xxx-xx-6138
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-27607-MBK</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mohammad Altaful Huq

12/26/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mohammad Altaful Huq  
 Debtor

Case No. 17-27607-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

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 Total Noticed: 33

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.

db Mohammad Altaful Huq, 1039 Harmony Station Rd, Phillipsburg, NJ 08865-9580  
 r +Partners Realty Group, 321 Main St., Woodbridge, NJ 07095-1225  
 517037801 170 Market St Associates, 110 W 34th St, New York, NY 10001-2115  
 517037802 170 Market St Realty Assoc, 110 W 34th St Fl 9, New York, NY 10001-2115  
 517037806 ASR Park Madison Urban Renewal, 111 Magee Ave, Lavallette, NJ 08735-2225  
 517037807 AST Park Madison Urban Renewal LLC, 111 Magee Ave, Lavallette, NJ 08735-2225  
 517037811 Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517037813 Citi, PO Box 6190, Sioux Falls, SD 57117-6190  
 517037815 +++++DOCTOR'S ASSOCIATES INC, 325 SUB WAY, MILFORD CT 06461-3081  
 (address filed with court: Doctor's Associates Inc, 325 Bic Dr, Milford, CT 06461-3072)  
 517037816 +++++DOCTORR'S ASSOCIATES, INC, 325 SUB WAY, MILFORD CT 06461-3081  
 (address filed with court: Doctorr's Associates, Inc, 325 Bic Dr, Milford, CT 06461-3072)  
 517037818 NJ Div of Taxation, 50 Barrack St, Trenton, NJ 08608-2006  
 517217908 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,  
 DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
 517037819 +++++SUBWAQY REAL ESTATE LLC, 325 SUB WAY, MILFORD CT 06461-3081  
 (address filed with court: Subwagy Real Estate LLC, 325 Bic Dr, Milford, CT 06461-3072)  
 517037820 +++++SUBWAY REAL ESTATE CFORP, 325 SUB WAY, MILFORD CT 06461-3081  
 (address filed with court: Subway Real Estate CForp, 325 Bic Dr, Milford, CT 06461-3072)  
 517037821 +++++SUBWAY REAL ESTATE LLC, 325 SUB WAY, MILFORD CT 06461-3081  
 (address filed with court: Subway Real Estate LLC, 325 Bic Dr, Milford, CT 06461-3072)  
 517211681 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 26 2018 22:10:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 26 2018 22:10:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517068213 EDI: BECKLEE.COM Dec 27 2018 03:08:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517037805 EDI: AMEREXPR.COM Dec 27 2018 03:08:00 Amex, Correspondence, PO Box 981540,  
 El Paso, TX 79998-1540  
 517037804 EDI: AMEREXPR.COM Dec 27 2018 03:08:00 Amex, PO Box 981537, El Paso, TX 79998-1537  
 517037810 EDI: BANKAMER.COM Dec 27 2018 03:08:00 Bankamerica, PO Box 982238,  
 El Paso, TX 79998-2238  
 517037809 EDI: BANKAMER.COM Dec 27 2018 03:08:00 Bank of America, NC4-102-03-14, PO Box 26012,  
 Greensboro, NC 27420-6012  
 517037808 EDI: BANKAMER.COM Dec 27 2018 03:08:00 Bank of America, NC4-105-03-14, PO Box 26012,  
 Greensboro, NC 27420-6012  
 517037812 EDI: CHASE.COM Dec 27 2018 03:08:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517037814 E-mail/Text: B@directcapital.com Dec 26 2018 22:10:50 Direct Capital, 155 Commerce Way,  
 Portsmouth, NH 03801-3243  
 517037817 EDI: IRS.COM Dec 27 2018 03:08:00 IRS, 200 Sheffield St, Mountainside, NJ 07092-2314  
 517729736 +E-mail/Text: bncmail@w-legal.com Dec 26 2018 22:10:45 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 517043259 +EDI: RMSC.COM Dec 27 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517271457 +EDI: RMSC.COM Dec 27 2018 03:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 517037822 EDI: TFSR.COM Dec 27 2018 03:08:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054-4522  
 517037823 EDI: TFSR.COM Dec 27 2018 03:08:00 Toyota Motor Credit Co, Toyota Financial Services,  
 PO Box 8026, Cedar Rapids, IA 52408-8026  
 517471232 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 26 2018 22:10:41 United States Trustee,  
 One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517185199\* +IRS, POB 7346, Philadelphia, PA 19101-7346  
 517037803 ##Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@blankrome.com, bkgroup@kmllawgroup.com  
Lauren Bielskie on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov  
Robert M. Rich on behalf of Debtor Mohammad Altaful Huq rrlaw@aol.com,  
G14833@notify.cincompass.com,carmelita.rrlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7